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April 9, 2001 LB 664

to groups to use them as the pool. Thank you.

PRESIDENT MAURSTAD: Senator Baker, followed by Redfield, Tyson, and Raikes.

SENATOR BAKER: Thank you, Mr. Lieutenant Governor. Members, I do want to stand corrected that Senator Bourne pointed out that there is oversight. What this bill would do is put five-tenths of one percent of the annual contributions of...in health insurance pools into the insurance premium fund, so that is correct. Back to the bill, LB 664 is a permissive bill; it's not a mandate. I'm consistent, I think, in my arguments, as you're going to see here in a few minutes. This is not a mandatory bill. It's simply permissive. It allows these political subdivisions, by adopting the Bourne amendment, would take out that option to the community colleges, the school districts, the ESUs, the state colleges. That, to me, is a mandate saying we...you're not going to get out of this...this group insurance plan. And you have to keep in mind that this is dealing with public money, taxpayer funded insurance I have a letter here from a small village in my policies. district stating that they have three full-time employees, which they cover their health insurance on. The premium averages \$1,100...almost \$1,120 per month for these public employees in this village. I don't know what their deductible is, he didn't say, but I'm assuming it's \$250 or \$500 at least. hundred and twenty dollars per month per employees, a group of three, and they're having a hard time getting insurance. is all public money and people continually say that the larger the pool the better. Well, why do we want to isolate the educational part of this? There's groups within the Bourne amendment that want out of it now. The state colleges, the ESUs, the...the community colleges, they want out. They want these options that the bill provides. We've got to keep in mind this is all tampayer money. The larger the group, as Senator Beutler said, the better. Why do we want to restrict the size of the education group, and let some other folks in. It's all public money, public subdivisions. I do have a question for Senator Bourne and I, honestly, would like the answer to this if he can...